

In re:  
Joseph Thomas Pier  
Angela Marie Pier  
Debtors

Case No. 24-14429-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Mar 19, 2025

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph Thomas Pier, Angela Marie Pier, 6279 Front St., Bangor, PA 18013-4057
14959548	+ Fast Auto, 601 State Ave, Emmaus, PA 18049-3029
14959550	+ Jean Latencs, 6279 Front St, Bangor, PA 18013-4057
14959562	+ St. Lukes Hospital, 801 Ostrum Street, Bethlehem, PA 18015-1065
14959563	+ St. Lukes Laboratory, 801 Ostrum Street, Bethlehem, PA 18015-1000

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Mar 20 2025 04:17:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	+ Email/Text: taxclaim@countyofberks.com	Mar 20 2025 00:23:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 20 2025 00:24:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14959539	+ EDI: TSYS2	Mar 20 2025 04:17:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
14959540	+ EDI: CAPITALONE.COM	Mar 20 2025 04:17:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14959542	+ EDI: CAPITALONE.COM	Mar 20 2025 04:17:00	Capital One Bank USA NA, PO Box 31293, Salt Lake City, UT 84131-0293
14959543	+ Email/Text: bankruptcycollections@citadelbanking.com	Mar 20 2025 00:24:00	CitaDel Federal Credit Un, 520 Eagleveiw Blvd, Exton, PA 19341-1119
14959544	Email/PDF: creditonebknofications@resurgent.com	Mar 20 2025 00:50:27	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14959545	+ Email/PDF: creditonebknofications@resurgent.com	Mar 20 2025 00:38:00	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14959546	+ EDI: DISCOVER	Mar 20 2025 04:17:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
14959547	Email/Text: EBN@edfinancial.com	Mar 20 2025 00:23:00	ED Financial/ESA, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
14959549	+ Email/Text: Mercury@ebn.phinsolutions.com	Mar 20 2025 00:23:00	FB&T Mercury, Po Box 84064, Columbus, GA 31908-4064
14959551	+ EDI: JPMORGANCHASE	Mar 20 2025 04:17:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369

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14959552	+ EDI: LENDNGCLUB	Mar 20 2025 04:17:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
14959553	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Mar 20 2025 00:23:00	LoanCare LLC, 3637 Sentara Wy - Ste. 303, Virginia Beach, VA 23452-4262
14959554	+ Email/PDF: bankruptcy_prod@navient.com	Mar 20 2025 00:50:23	Navient, PO Box 9655, Wilkes Barre, PA 18773-9655
14959556	+ EDI: AGFINANCE.COM	Mar 20 2025 04:17:00	OneMain, 601 NW 2nd St, Evansville, IN 47708-1013
14959555	+ EDI: AGFINANCE.COM	Mar 20 2025 04:17:00	OneMain, PO Box 91910, Sioux Falls, SD 57109-1910
14959557	+ Email/Text: opportunitynotices@gmail.com	Mar 20 2025 00:24:00	Opportunity Financial, 130 East Randolph Street - Suite 3400, Chicago, IL 60601-6379
14959558	Email/Text: ProsperBK@prosper.com	Mar 20 2025 00:23:00	Prosper Marketplace, 221 Main St, Suite 300, San Francisco, CA 94105-1909
14959559	+ EDI: TDBANKNORTH.COM	Mar 20 2025 04:17:00	Raymour & Flanigan, 1000 MacArthur Blvd, Mahwah, NJ 07430-2035
14959564	+ EDI: SYNC	Mar 20 2025 04:17:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
14959561	^ MEBN	Mar 20 2025 00:19:45	St. Luke's, 801 Ostrum Street, Bethlehem, PA 18015-1000
14959560	^ MEBN	Mar 20 2025 00:19:45	St. Lukes, 801 Ostrum Street, Bethlehem, PA 18015-1000
14959565	+ EDI: TDBANKNORTH.COM	Mar 20 2025 04:17:00	TD RCS/Raymour & Flanigan, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
14959566	+ EDI: PHINGENESIS	Mar 20 2025 04:17:00	The Bank of Missouri/Milstne, PO Box 4499, Beaverton, OR 97076-4499
14959567	^ MEBN	Mar 20 2025 00:19:48	Toyota Motor Credit Corp, P.O. Box 661009, Dallas, TX 75266-1009
14959568	+ Email/Text: bankruptcy@bbandt.com	Mar 20 2025 00:23:00	Truist Bank, PO Box 849, Wilson, NC 27894-0849
14959569	+ Email/Text: bankruptcynotice@westlakefinancial.com	Mar 20 2025 00:24:00	Westlake Financial Servi, 4751 Wilshire Blvd. - Ste. 100, Los Angeles, CA 90010-3847

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14959541	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Debtor Joseph Thomas Pier claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
CHARLES LAPUTKA	on behalf of Joint Debtor Angela Marie Pier claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<u>Joseph Thomas Pier</u>	Social Security number or ITIN	xxx-xx-4094
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Angela Marie Pier</u>	Social Security number or ITIN	xxx-xx-8583
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-14429-pmm			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joseph Thomas Pier

Angela Marie Pier

3/18/25

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**